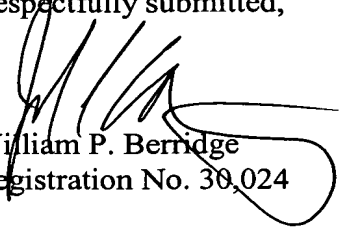


**REMARKS**

Claims 12-22 are pending in this application. By this Amendment, the abstract is substituted. Claims 1-11 are canceled. Claims 12-22 are new.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,



William P. Berridge  
Registration No. 30,024

Joel S. Armstrong  
Registration No. 36,430

WPB:JSA/mlo

Attached: substitute Abstract

Date: May 18, 2005

**OLIFF & BERRIDGE, PLC**  
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<p><b>DEPOSIT ACCOUNT USE AUTHORIZATION</b> Please grant any extension necessary for entry; Charge any fee due to our Deposit Account No. 15-0461</p>
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